

Fill in this information to identify the case

Debtor 1 William Claytor

Debtor 2 Deborah Claytor
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OH

(State)

Case number 17-57891

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor MTGLQ Investors, L.P.

Court claim no. (if known) 7

Last four digits of any number
you use to identify the debtor's
account: 2822

Date of payment change

Must be at least 21 days after date of
this notice 06/1/2021

New total payment:

Principal, interest, and escrow, if any \$1,228.30

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 3.875% New interest rate: 4.875%

Current principal and interest payment: \$680.60 New principal and interest payment: \$778.67

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Debtor 1 William Claytor
First Name Middle Name Last Name

Case number (if known) 17-57891

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Adam B. Hall Date 04/20/2021
Signature

Print: Adam B. Hall Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus, OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email amps@manleydeas.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was served **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Faye D. English, Chapter 13 Trustee, 10 West Broad Street, Suite 1600, Columbus, OH 43215-3419, faye.english@ch13columbus.com

W Mark Jump, Attorney for William Claytor and Deborah Claytor, 2130 Arlington Avenue, Columbus, OH 43221, bankruptcycourt@jumplegal.com

and by ordinary U.S. mail on April 20, 2021 addressed to:

William Claytor and Deborah Claytor, 2941 Phoenix Ave., Hilliard, OH 43026

William Claytor and Deborah Claytor, 2941 Phoenix Ave, Hilliard, OH 43026

/s/ Adam B. Hall



IMPORTANT MORTGAGE NOTIFICATION
Your Payment and Interest Rate will Increase.
Questions? Call us at 800-258-8602.

Redacted
Redacted

Redacted

SPS is committed to providing you with the information you need to manage the account payments.

The payment schedule below shows estimated future changes to the mortgage payment. Specifically, the next scheduled interest rate and payment amount change is June 1, 2021. The total monthly payment outstanding on that date will be \$1,228.30.

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Interest Rate Effective Date	Interest Rate	A. Monthly Principal and Interest Payment Amount	B. Estimated Monthly Escrow Payment Amount	C. Total Monthly Payment	Payment Date
05/01/2021	4.87500%	\$778.67	\$449.63	\$1,228.30	06/01/2021
05/01/2022	5.87500%	\$880.69	\$449.63	\$1,330.32	06/01/2022
05/01/2023	6.87500%	\$985.93	\$449.63	\$1,435.56	06/01/2023
05/01/2024	7.50000%	\$1,052.88	\$449.63	\$1,502.51	06/01/2024

1. The monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase the monthly payment.
2. The total monthly payment (C.) is calculated by adding (A.) principal and interest and (B.) escrow.
3. The interest rate(s) listed will be the interest rate(s) for the remaining term of the mortgage.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly ACH payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

Mortgage Assistance

At SPS, any of our Customer Care Experts can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. If you have any questions or concerns, please contact SPS. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

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